

Information to identify the case:

Debtor 1	<u>Terry A. Lang</u>	Social Security number or ITIN	xxx-xx-4414
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Amy B. Nelson-Lang</u>	Social Security number or ITIN	xxx-xx-7546
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24388-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry A. Lang

Amy B. Nelson-Lang

2/11/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Terry A. Lang
Amy B. Nelson-Lang
Debtors

Case No. 19-24388-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 11, 2025

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Terry A. Lang, Amy B. Nelson-Lang, 157 Old Farm Road, Pittsburgh, PA 15239-2353
15155093	+ Bella LG INC dba Law Ofc Daniel Ruggiero, 655 S. Main St. \$200-411, Orange, CA 92868-4690
15155098	Kohl's Department Store, PO Box 3115, Milwaukee, MO 63930-5049
15155100	+ Mercury Card/FB&T, 700 22nd Ave. south, Brookings, SD 57006-2822

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2025 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2025 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 12 2025 05:03:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Feb 12 2025 05:03:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	Feb 12 2025 00:06:21	LoanCare, LLC, c/o Stern & Eisenberg, PC, 1581 Main Stret, Suite 200, Warrington, PA 18976-3403
cr	+ EDI: PRA.COM	Feb 12 2025 05:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15175218	EDI: GMACFS.COM	Feb 12 2025 05:03:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15155092	+ EDI: GMACFS.COM	Feb 12 2025 05:03:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
15155094	+ EDI: CAPITALONE.COM	Feb 12 2025 05:03:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15183826	EDI: CITICORP	Feb 12 2025 05:03:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15155095	+ EDI: WFNNB.COM	Feb 12 2025 05:03:00	Comenity Bank/Jared, PO Box 182789, Columbus, OH 43218-2789

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15155096	+ EDI: WFNNB.COM	Feb 12 2025 05:03:00	Comenity Bank/Lane Bryant, PO Box 182273, Columbus, OH 43218-2273
15155097	EDI: CITICORP	Feb 12 2025 05:03:00	DSNB/Macy's, PO Box 8113, Mason, OH 45040
15183427	EDI: Q3G.COM	Feb 12 2025 05:03:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15185537	+ Email/Text: kburkley@bernsteinlaw.com	Feb 12 2025 00:22:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15187980	+ Email/Text: servicing@svcfm.com	Feb 12 2025 00:21:00	Goldman Sachs Mortgage Co, c/o Service Finance Co., LLC, 555 S Federal Hwy #200, Boca Raton, FL 33432-6033
15665480	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 12 2025 00:21:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9094
15184081	EDI: JEFFERSONCAP.COM	Feb 12 2025 05:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15407702	Email/Text: nsm_bk_notices@mrcooper.com	Feb 12 2025 00:21:00	JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
15269714	Email/PDF: bncnotices@becket-lee.com	Feb 12 2025 00:28:31	Kohl's, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15186936	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 12 2025 00:21:00	LOANCARE, LLC., P.O. Box 8068, Virginia Beach, VA 23450-8068
15560460	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 12 2025 00:28:08	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15184083	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 12 2025 00:22:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15155101	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 12 2025 00:22:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15183328	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 12 2025 00:22:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15155103	EDI: PRA.COM	Feb 12 2025 05:03:00	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
15173731	EDI: PRA.COM	Feb 12 2025 05:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15158939	EDI: PENNDEPTREV	Feb 12 2025 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15158939	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2025 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15155107	+ EDI: SYNC	Feb 12 2025 05:03:00	SYNCB/JC Penneys, PO Box 965036, Orlando, FL 32896-5036
15155108	+ EDI: SYNC	Feb 12 2025 05:03:00	SYNCB/Levin, PO Box 965036, Orlando, FL 32896-5036
15155109	+ EDI: SYNC	Feb 12 2025 05:03:00	SYNCB/Lowes DC, PO Box 965005, Orlando, FL 32896-5005
15155110	+ EDI: SYNC	Feb 12 2025 05:03:00	SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
15155113	+ EDI: SYNC	Feb 12 2025 05:03:00	SYNCB/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
15155104	+ Email/Text: servicing@svcfm.com		

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		Feb 12 2025 00:21:00	Service Finance LLC, 555 S. Federal Highway, Suite 200, Boca Raton, FL 33432-6033
15155105	+ EDI: SYNC		
		Feb 12 2025 05:03:00	Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015
15155106	+ EDI: SYNC		
		Feb 12 2025 05:03:00	Syncb/Car Care Pep Boys, PO Box 965001, Orlando, FL 32896-5001
15155111	+ EDI: SYNC		
		Feb 12 2025 05:03:00	Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005
15155112	+ EDI: SYNC		
		Feb 12 2025 05:03:00	Syncb/Scorerewards, PO Box 965005, Orlando, FL 32896-5005
15183595	^ MEBN		
		Feb 12 2025 00:06:56	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15155185	^ MEBN		
		Feb 12 2025 00:06:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15155114	+ EDI: CITICORP		
		Feb 12 2025 05:03:00	Tractor Supply/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15179023	EDI: AIS.COM		
		Feb 12 2025 05:03:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15155115	+ EDI: WFFC2		
		Feb 12 2025 05:03:00	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
15183516	EDI: WFFC2		
		Feb 12 2025 05:03:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15183664	EDI: WFFC2		
		Feb 12 2025 05:03:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15155116	+ EDI: WFFC2		
		Feb 12 2025 05:03:00	Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JP MORGAN MORTGAGE ACQUISITION CORP.
15155099		Loancare Servicing Center, 3637 Sentara Way, Suite 303, VA 23542
15155117		Wells Fargo Card Service, Credit Bureau Resoltion
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	Kohl's, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603992	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603993	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603994	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603995	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603996	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15183574	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15155102	##+	Patenaude & Felix, 501 Corporate Drive, Suite 205, Canonsburg, PA 15317-8584

TOTAL: 3 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2025 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Joint Debtor Amy B. Nelson-Lang amy@zemalawoffice.com
Amy L. Zema	on behalf of Debtor Terry A. Lang amy@zemalawoffice.com
Daniel Philip Jones	on behalf of Creditor LoanCare LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor JP MORGAN MORTGAGE ACQUISITION CORP. dcarlon@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor JP MORGAN MORTGAGE ACQUISITION CORP. bk@rgalegal.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Steven P Kelly	on behalf of Creditor LoanCare LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9